

STIC Database Tracking Number:

To: **BRUCE EBERSMAN**
Location: **KNX 4A11**
Art Unit: **3600**
Date: **April 29, 2010**
Case Serial Number:

From: *Sylvia Keys*
Location: **EIC3600**
KNX 4B59
Phone: **(571) 272-3534**
sylvia.keys@uspto.gov

Search Notes

Dear Examiner **EBERSMAN**:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, the Internet and EBSCO HOST.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

**EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

I. Potential References of Interest

A. Dialog

23/3,K/2 (Item 2 from file: 349)
DIALOG(R) File 349: PCT FULLTEXT
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01018988 **Image available**

SECURE DIGITAL ESCROW ACCOUNT TRANSACTIONS SYSTEM AND METHOD
SYSTEME ET PROCEDE DE TRANSACTIONS DE COMPTE DE GARANTIE BLOQUE NUMERIQUES
ET SECURISEES

Patent Applicant/Assignee:

DAVO FINANCIAL SERVICES LLC, 102 Highland Avenue, Montclair, NJ 07042, US
, US (Residence), US (Nationality)

Inventor(s):

BROWN Owen H, 102 Highland Avenue, Montclair, NJ 07042, US,
JOSEPH David Neal, 104 Bergen Drive, Little Falls, NJ 07424, US,

Legal Representative:

HELFGOTT Samson (et al) (agent), Katten Muchin Zavis Rosenman LLP, 575
Madison Avenue, New York, NY 10022-2585, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200348996 A1 20030612 (WO 0348996)

Application: WO 2002US38837 20021204 (PCT/WO US0238837)

Priority Application: US 200110340 20011205

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK
SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK
TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11253

Fulltext Availability:

Detailed Description

Claims

Claim

... transaction deposit;
 deposit functionality for internetworking said account transaction
 allocation deposit;
 secure signal functionality signaling a web based transaction application
 record of
 said account transaction **escrow**
fund reception;
 to at least one of:
 a **tax authority**;
 44
 a retail credit card terminal; and
 a web based transaction application;
 said service provider bank network signaling said account transaction
 charges
 received
 by **electronic funds**
processor; and
 debit functionality for said **electronic**
funds processor debiting
 customizable
 selected fee percentage of said account transaction;
 remittance functionality for remitting said account transaction balance
 networked to interlinking credit card data feed for...

II. Inventor Search Results from Dialog

26/3,K/1 (Item 1 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0014536006 - Drawing available
 WPI ACC NO: 2004-717958/200470
 XRPX Acc No: N2004-569109

Escrow funds impounding method in
 electronic funds processor, involves crediting merchant account when
 credit/debit card transaction sales amount exceeds escrow amount
 Patent Assignee: BROWN O H (BROW-I); DAVO FINANCIAL SERVICES LLC (DAVO-N)
 ; JOSEPH D N (JOSE-I)

Inventor: **BROWN O H; JOSEPH D N**
 Patent Family (4 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20040193540	A1	20040930	US 200110340	A	20011205	200470 B
			US 2003445782	P	20030207	
			US 2004775751	A	20040209	
WO 2005096204	A1	20051013	WO 2004US8453	A	20040319	200569 NCE
AU 2004317968	A1	20051013	AU 2004317968	A	20040319	200720 NCE
			WO 2004US8453	A	20040319	
JP 2007529819	W	20071025	WO 2004US8453	A	20040319	200780 NCE
			JP 2007503884	A	20040319	

Priority Applications (no., kind, date): US 200110340 A 20011205; US 2003445782 P 20030207; US 2004775751 A 20040209; WO 2004US8453 A 20040319; AU 2004317968 A 20040319; JP 2007503884 A 20040319

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20040193540 A1 EN 11 4 C-I-P of application US 200110340

Related to Provisional US 2003445782

WO 2005096204 A1 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

AU 2004317968 A1 EN PCT Application WO 2004US8453

Based on OPI patent WO 2005096204

JP 2007529819 W JA 12 PCT Application WO 2004US8453

Based on OPI patent WO 2005096204

Escrow funds impounding method in electronic funds processor, involves crediting merchant account when credit/debit card transaction sales amount exceeds escrow amount
Inventor: **BROWN O H...**
...**JOSEPH D N**

Alerting Abstract ...NOVELTY - An escrow amount is determined based on sales amount associated with non-credit/debit card transactions of merchant during closeout period. An **escrow account** is credited with escrow amount and merchant account is credited with amount equal to difference between credit/debit card transaction sales amount during closeout period...
USE - For impounding **escrow funds** by electronic funds processor (EFP) used in industry for managing credit and debit card transactions between merchants and banks...

...DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of the **escrow funds** impounding process.

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

BROWN O H...

...**JOSEPH D N...**

...**Brown, Owen H...**

...Joseph, David N...

...BROWN, Owen, H...

...JOSEPH, David, Neal

Examiner:

Original Abstracts:

A method is employed to impound funds from **merchant sales** electronically in an **escrow account** for later use such as payment of associated **sales taxes**. An electronic funds processor (EFP) determines escrow information for credit/debit card charge payment requests made by the merchant via a credit/debit card terminal...

...requests to one or more credit/debit card issuers, extracts an escrow amount from payments made by the issuers to the merchant, and credits an **escrow account** of the merchant with the extracted amounts. An escrow agent periodically makes payments from the **escrow account**, and provides associated reporting to the merchant. The **merchant** is able to report **cash sales** via the credit/debit card terminal, and associated escrow amounts are extracted from credit/debit card payments or from another merchant account...

...A method is employed to electronically **escrow funds** from **cash sales** of a **merchant** for deposit in an escrow for later use, such as for payment of **sales taxes** associated with **merchant sales**. A **merchant** employs a credit/debit card terminal (1) to request credit/debit card authorization (2) for sales. An electronic funds processor (EFP) forwards the requests to ...

...be escrowed is less than the requested payment amount, this amount is subtracted from the requested payment amount and deposited by the EFP in an **escrow account**. In this manner, escrowing of funds associated with **cash sales** is automatically accomplished by a **merchant** request for payments owed for credit/debit card sales...

Claims:

In the claims: **1.** A method for impounding **escrow funds** by an electronic funds processor (EFP) from credit/debit card transactions of a merchant associated with a close-out period, the method comprising the steps...

...sales amount; determining whether the second sales amount exceeds than the escrow amount; and when the second sales amount exceeds the escrow amount, crediting an **escrow account** with the escrow amount, and crediting a merchant account with an amount equal to the difference between the second sales amount and the escrow

amount.

26/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0013493526 - Drawing available
WPI ACC NO: 2003-585855/200355
XRPX Acc No: N2003-466450
Online impound tax transaction method for electronic commerce, involves
deducing **sales tax** from
merchant gross credit card by electronic fund processor
and remitting balance to merchant account through interlinking network
Patent Assignee: BROWN O H (BROW-I); DAVO FINANCIAL SERVICES LLC (DAVO-N)
; JOSEPH D N (JOSE-I)
Inventor: **BROWN O H; JOSEPH D N**
Patent Family (4 patents, 99 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 20030105688 A1 20030605 US 200110340 A 20011205 200355 B
WO 2003048996 A1 20030612 WO 2002US38837 A 20021204 200355 E
AU 2002353056 A1 20030617 AU 2002353056 A 20021204 200419 E
EP 1451743 A1 20040901 EP 2002790025 A 20021204 200457 E
WO 2002US38837 A 20021204

Priority Applications (no., kind, date): US 200110340 A 20011205

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20030105688	A1	EN	19	6		
WO 2003048996	A1	EN				

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU
ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ
UG ZM ZW

AU 2002353056 A1 EN Based on OPI patent WO 2003048996
EP 1451743 A1 EN PCT Application WO 2002US38837

Based on OPI patent WO 2003048996

Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI
FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

Online impound tax transaction method for electronic commerce, involves
deducing **sales tax** from
merchant gross credit card by electronic fund processor

and remitting balance to merchant account through interlinking network

Original Titles:

...SECURE DIGITAL **ESCROW ACCOUNT**
TRANSACTIONS SYSTEM AND METHOD...

...Secure digital **escrow account**
transactions system and method...

...SECURE DIGITAL **ESCROW ACCOUNT**
TRANSACTIONS SYSTEM AND METHOD...

Inventor: **BROWN O H...**

...**JOSEPH D N**

Alerting Abstract ...NOVELTY - The **sales tax** of purchased goods are deduced from merchant gross credit card by an electronic fund processor. An **escrow fund** reception receives the deduced amount through a service provider network. The account transaction balance is remitted to the merchant account through an interlinking network....6
escrow account

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

BROWN O H...

...**JOSEPH D N...**

...**BROWN, Owen, H...**

...**JOSEPH, David, Neal...**

...**Brown, Owen H...**

...**Joseph, David Neal...**

...**BROWN, Owen, H...**

...**JOSEPH, David, Neal**

Examiner:

Original Abstracts:

An escrow amount is extracted **from funds** to be received by a merchant (2) for one or more credit or debit card transactions (1). Upon receiving payment authorization (5) from a credit...

...payment request from the merchant, the EFP determines an escrow amount from the stored information and issues a credit for the determined escrow amount. An **escrow account** service provider **deposits the** credit in a

merchant **escrow account** (6),
determines **an escrow** payment schedule
for the merchant to one or more entities, and debits the
escrow account to make
payments according to the schedule.
Alternatively, the EFP is able credit the **escrow**
account with an **escrow**
portion for cash transactions of the merchant...

...A secure digital **escrow account**
transaction system and method provides that when a
customer pays for retail goods or services by credit
card, only the retailer's charges for goods and services are transferred
from the customer's bank to the **retailer's** account. The
customer **sales tax** payments in
connection with those purchases however
are transferred from the customer's
bank into an impound account managed by, in one embodiment, a system
linkage. The system linkage could be managed by an...

...payment request from the merchant, the EFP determines an escrow amount

III. Abstract Files from Dialog

A. All Databases

File 344: Chinese Patents Abs Jan 1985-2006/Jan

(c) 2006 European Patent Office

File 347: JAPIO Dec 1976-2010/Jan(Updated 100427)

(c) 2010 JPO & JAPIO

File 350: Derwent WPIX 1963-2010/UD= 201027

(c) 2010 Thomson Reuters

File 371: French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

File 2: INSPEC 1898-2010/Apr W3

(c) 2010 The IET

File 35: Dissertation Abs Online 1861-2010/Mar

(c) 2010 ProQuest Info&Learning

File 65: Inside Conferences 1993-2010/Apr 26

(c) 2010 BLDSC all rts. reserv.

File 99: Wilson Appl. Sci & Tech Abs 1983-2010/Feb

(c) 2010 The HW Wilson Co.

File 474: New York Times Abs 1969-2010/Apr 29

(c) 2010 The New York Times

File 475: Wall Street Journal Abs 1973-2010/Apr 29

(c) 2010 The New York Times

File 583: Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 139: EconLit 1969-2010/Apr

(c) 2010 American Economic Association

Set Items Description

S1 32409 (MERCHANT? ? OR VENDOR OR STORE OR STORES OR RETAIL? ?)(5N)-
SALES

S2 1227 CASH(3N)SALES

S3 17697 (EXCISE OR SALES)(5N)(TAX OR TAXES)

S4 143526 CREDIT() RECEIPT? ? OR REVENUE

S5 437 ESCROW()(FUND? ? OR ACCOUNT OR ACCOUNTS)

S6 1 TAXABLE() SALES() TRANSACTION? ?

S7 4 WITHHOLD? (5N)(ELECTRONICALLY OR AUTOMATED OR COMPUTERIS? -
OR COMPUTERIZ?)

S8 184 SAFEGUARD? (5N)(ELECTRONICALLY OR AUTOMATED OR COMPUTERIS? -
OR COMPUTERIZ?)

S9 1 IMPOUND? (5N)(ELECTRONICALLY OR AUTOMATED OR COMPUTERIS? OR
COMPUTERIZ?)

S10 839 (COLLECT OR COLLECTS OR COLLECTING)(5N)(ELECTRONICALLY OR -
 AUTOMATED OR COMPUTERIS? OR COMPUTERIZ?)
 S11 1314 (EXTRACT OR EXTRACTS OR EXTRACTING OR REMOVE OR REMOVES OR
 REMOVING)(5N)(ELECTRONICALLY OR AUTOMATED OR COMPUTERIS? OR C-
 OMPUTERIZ?)
 S12 491 ELECTRONIC()FUNDS()PROCESSOR? ? OR EFP
 S13 76485 (TAX OR TAXING)()AUTHORITY OR AUTHORITIES
 S14 317 S13(5N)(SEND OR SENDS OR SENDING OR FORWARD OR FORWARDS OR
 FORWARDING OR TRANSMIT?)
 S15 1740 AU= (BROWN, O? OR BROWN O? OR JOSEPH, D? OR JOSEPH D? OR OW-
 EN(2N)BROWN OR DAVID(2N)JOSEPH)
 S16 190895 S1:S6
 S17 13 S16 AND (S7:S11)
 S18 3 S16 AND S12
 S19 15 S17 OR S18
 S20 0 S19 AND S14
 S21 1121 (TAX OR TAXING)() (AUTHORITY OR AUTHORITIES)
 S22 3 S19 AND S21
 S23 12 S19 NOT S22
 S24 12 RD (unique items)
 S25 5 S24 NOT PY> 2003
 S26 2 S15 AND S16

YOUR CASE

22/3,K/1 (Item 1 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0013493526 - Drawing available
 WPI ACC NO: 2003-585855/200355
 XRPX Acc No: N2003-466450
 Online impound tax transaction method for electronic commerce, involves
 deducing **sales tax** from
merchant gross credit card by electronic fund processor
 and remitting balance to merchant account through interlinking network
 Patent Assignee: BROWN O H (BROW-I); DAVO FINANCIAL SERVICES LLC (DAVO-N)
 ; JOSEPH D N (JOSE-I)
 Inventor: BROWN O H; JOSEPH D N
 Patent Family (4 patents, 99 countries)
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20030105688	A1	20030605	US 200110340	A	20011205	200355 B
WO 2003048996	A1	20030612	WO 2002US38837	A	20021204	200355 E
AU 2002353056	A1	20030617	AU 2002353056	A	20021204	200419 E
EP 1451743	A1	20040901	EP 2002790025	A	20021204	200457 E
			WO 2002US38837	A	20021204	

Priority Applications (no., kind, date): US 200110340 A 20011205

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20030105688 A1 EN 19 6

WO 2003048996 A1 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU
ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ
UG ZM ZW

AU 2002353056 A1 EN Based on OPI patent WO 2003048996

EP 1451743 A1 EN PCT Application WO 2002US38837

Based on OPI patent WO 2003048996

Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI
FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

Online impound tax transaction method for electronic commerce, involves
deducing **sales tax** from

merchant gross credit card by electronic fund processor
and remitting balance to merchant account through interlinking network

Original Titles:

...SECURE DIGITAL **ESCROW ACCOUNT**
TRANSACTIONS SYSTEM AND METHOD...

...Secure digital **escrow account**
transactions system and method...

...SECURE DIGITAL **ESCROW ACCOUNT**
TRANSACTIONS SYSTEM AND METHOD...

Alerting Abstract ...NOVELTY - The **sales tax** of purchased goods are deducted from merchant gross credit card by an electronic fund processor. An **escrow fund** reception receives the deducted amount through a service provider network. The account transaction balance is remitted to the merchant account through an interlinking network....6
escrow account

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

An escrow amount is extracted < B> from
funds to be received by a merchant (2) for one or more
credit or debit card transactions (1). Upon receiving payment authorization
(5) from a credit card issuer (4), an **electronic funds processor** (

EFP) determines an escrow portion associated with each transaction, and stores information about each escrow portion. Upon receiving a payment request from the merchant, the **EFP** determines an **escrow amount** from the stored information and issues a credit for the determined escrow amount. An **escrow account** service provider **deposits the** credit in a merchant **escrow account** (6), determines an **escrow** payment schedule for the merchant to one or more entities, and debits the **escrow account** to make **payments according** to the schedule. Alternatively, the **EFP** is able credit **the escrow account** with an **escrow portion** for cash transactions of the merchant...

...A secure digital **escrow account** transaction system and method provides that when a **customer** pays for retail goods or services by credit card, only the retailer's charges for goods and services are transferred from the customer's bank to the **retailer's** account. The customer **sales tax** payments in **connection** with those purchases however **are transferred** from the customer's bank into an impound account managed by, in one embodiment, a system linkage. The system linkage could be managed by an outside company which, at the end of each payment period, is responsible for transferring the appropriate amount to the State **taxing authority** with the appropriate forms and reports required **by the** State on behalf of the retailer...

...a merchant (2) for one or more credit or debit card transactions (1). Upon receiving payment authorization (5) from a credit card issuer (4), an **electronic funds processor (EFP)** determines an escrow portion associated with each transaction, and stores **information about each escrow** portion. Upon receiving a payment request from the merchant, the **EFP** determines an escrow amount from the stored information and issues a credit for **the** determined escrow amount. An **escrow account** service provider deposits the credit in a merchant **escrow account** (6), determines an **escrow** payment schedule for the merchant to one or **more entities**, and debits the **escrow account** to make payments according to the schedule. Alternatively, the **EFP** is able **credit the escrow account** with an escrow portion

for cash transactions of the merchant.

...

...ou de credit. A reception de l'autorisation de paiement (5) de l'emetteur (4) de la carte de credit, un processeur de fonds electronique (**EFP**) determine une partie de garantie associee a chaque transaction et stocke des informations relatives a chaque partie de **garantie**. A la reception d'une demande de paiement d'un commerçant, le processeur **EFP** determine un montant de garantie a partir des informations stockees et accorde un credit pour le montant de **garantie** determine. Un fournisseur de service de compte de garantie bloque depose ce credit dans un compte (6) de garantie de commerçant, determine un echeancier du...

...pour ce commerçant a une ou plusieurs entites et debite ce compte de garantie pour effectuer des paiements en fonction de l'echeancier. Ce processeur **EFP** peut encore, dans une autre alternative, crediter ce compte de garantie avec une partie de garantie pour des **transactions** en espece du commerçant.

Claims:

...customizable amount; escrowing said account transaction deposit; networking said account transaction allocation deposit; securely signaling a web based transaction application record of said account transaction **escrow fund** reception to at least one of: a **tax authority**; and a merchant credit card terminal; said service provider network signaling said account transaction charges received by **electronic funds processor**; and said **electronic funds processor** debiting customizable selected **fee percentage** of said account transaction; remitting said account transaction balance **networked to** interlinking credit card account transaction data feed comprising: a merchant credit card terminal, a networked account transaction application, a transaction node; interlinking to **said account transaction** comprising a merchant's **bank account**; and allocating from said account transaction allocation based on customizable system criteria comprising allocation of net funds to said merchant account.

22/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0012969073 - Drawing available

WPI ACC NO: 2003-046354/200304

XRPX Acc No: N2003-036536

Charitable donations tracking method for assisting in tax preparation, involves retrieving tax deductible valuation corresponding to donation selected in current or previous tax year

Patent Assignee: HERMRECK S A (HERM-I); RADEMACHER C G (RADE-I); WALTER C B (WALT-I); WHITTEN G D (WHIT-I); INTUIT INC (INTU-N)

Inventor: HERMRECK S A; RADEMACHER C G; WALTER C B; WHITTEN G D

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020133436	A1	20020919	US 2001805321	A	20010313	200304 B
US 7395230	B2	20080701	US 2001805321	A	20010313	200845 E

Priority Applications (no., kind, date): US 2001805321 A 20010313

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20020133436	A1	EN	35	23		

Original Publication Data by Authority
Argentina

Assignee name & address:

Original Abstracts:

...recording and tracking charitable donations over a period of one or more years, and for determining the tax consequence associated with such donations based upon < B>taxing **authority** guidelines (including laws, regulations, rules, guidelines or other mandates) applicable to the time period in which such donations were made. One aspect of the invention...

...recording and tracking charitable donations over a period of one or more years, and for determining the tax consequence associated with such donations based upon **taxing authority** guidelines (including laws, regulations, rules, guidelines or other mandates) applicable to the time period in which such donations were made. One aspect of the invention...

Claims:

...which the selected non-cash donatable item was donated;retrieving the tax-deductible valuation associated with said selected non-cash donatable item for the indicated **tax** year from memory;receiving **sales** data periodically from one or more partner servers, wherein said partner servers are programmed to **electronically collect** sales data of items sold;calculating the tax-deductible valuation in accordance with **tax authority** guidelines for each of said non-cash donatable items based on said sales data; andstoring said selected non-cash donatable item, indicated tax year...

22/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0009621151 - Drawing available
WPI ACC NO: 1999-571516/199948
Related WPI Acc No: 1990-059215; 1993-100472; 1998-178871
XRPX Acc No: N1999-421160
Electronic income tax refund filing program executing method for internal
revenue service

Patent Assignee: BENEFICIAL FINANCIAL CORP (BENE-N)

Inventor: LONGFIELD R N

Patent Family (1 patents, 1 countries)

Patent		Application	
Number	Kind	Date	Update
US 5963921	A	19991005	US 1988146324 A 19880121 199948 B
			US 1989384654 A 19890725
			US 1990615903 A 19901120
			US 1993270 A 19930104
			US 1997982807 A 19971015

Priority Applications (no., kind, date): US 1988146324 A 19880121; US
1989384654 A 19890725; US 1990615903 A 19901120; US 1993270 A
19930104; US 1997982807 A 19971015

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5963921	A	EN	6	1	Continuation of application US 1988146324
					Continuation of application US 1989384654
					Continuation of application US 1990615903
					Continuation of application US 1993270
					Continuation of patent US 4890228
					Continuation of patent US 5193057

Electronic income tax refund filing program executing method for internal
revenue service

Alerting Abstract ...USE - In internal **revenue** service
for operating electronic income tax refund early payment system for
electronic filing of tax return...

Title Terms.../Index Terms/Additional Words: **REVENUE**;

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...the tax return and loan application, the tax filer receives initial refund payment from the loan account. The authorized credit institution electronically files the electronic < B> tax return with the tax **collecting** authority which processes the return and transfers by electronic fund transfer the refund amount to the deposit/loan account at the authorized credit institution. Any...

Claims:

...file at said authorized financial institution as the recipient of electronic funds; e) electronically transmitting said electronic tax return data files to at least one **tax collecting** authority; f) authorizing receipt by said authorized financial institution of tax refund electronic fund transfers, based on said tax return data, from said tax **collecting authority**; g) processing said tax return data files and said electronic deposit account files and authorizing payment, at said tax preparer site, by said authorized financial...

...a tax refund amount based on said tax return data upon completion of tax return processing and electronic fund transfer refund payment by said tax **collecting** authority, h) **electronically** closing said electronic deposit account file after payment of the tax refund **amount** from the IRS is **received** by said financial institution to the taxpayer.

25/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0012461158 - Drawing available
WPI ACC NO: 2002-407226/200244
XRPX Acc No: N2002-319798

Document printing in automated document delivery system, involves automatically inserting image or advertisement into portion of page left blank by printer

Patent Assignee: HEWLETT-PACKARD CO (HEWP)

Inventor: CURRANS K G; GUPTA A

Patent Family (3 patents, 28 countries)

Patent		Application				
Number	Kind	Date	Number	Kind	Date	Update
EP 1186992	A2	20020313	EP 2001306662	A	20010803	200244 B
CN 1339739	A	20020313	CN 2001104733	A	20010219	200245 E
JP 2002165084	A	20020607	JP 2001230553	A	20010730	200253 E

Priority Applications (no., kind, date): US 2000641617 A 20000817

Patent Details

Number Kind Lan Pg Dwg Filing Notes
EP 1186992 A2 EN 13 6
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
IE IT LI LT LU LV MC MK NL PT RO SE SI TR
JP 2002165084 A JA 11
Alerting Abstract ...ADVANTAGE - As the advertising content is adjusted
to exactly fit the blank region, advertising **revenue** is
maximized...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

In an automated document delivery system (100), which
can **collect** information and files (114, 116) from a
variety of sources (108, 110, 112), original characteristics of a document
can be adjusted, increasing or decreasing a...

...into which advertising content (128) or other information can be pasted.
By similarly adjusting the advertising content (128) to exactly fit the
liberated region, advertising **revenue** can be maximized.

Claims:

25/3,K/2 (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC
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08199745

Title: Two-link approximation schemes for loss networks with linear
structure and trunk reservation

Author(s): Bebbington, M.; Pollett, P.; Ziedins, I.

Author Affiliation: Inst. of Information Sci. & Technol., Massey
Univ., Palmerston North, New Zealand

Journal: Telecommunication Systems - Modeling, Analysis, Design and
Management, vol.19, no.2, pp.187-207

Publisher: Kluwer Academic Publishers

Country of Publication: Netherlands

Publication Date: 2002

ISSN: 1018-4864

SICI: 1018-4864(2002)19:2L:187:LASL;1-M

CODEN: TESYEV

Language: English

Subfile(s): B (Electrical & Electronic Engineering)

INSPEC Update Issue: 2002-010

Copyright: 2002, IEE

Abstract: ...been used to model various types of telecommunication network, including circuit-switched networks. Such networks often use admission controls, such as trunk reservation, to optimize **revenue** or stabilize the behaviour of the network. Unfortunately, an exact analysis of such networks is not usually possible, and reduced-load approximations such as the Erlang fixed point (**EF**P) approximation have been widely used. The performance of these approximations is typically very good for networks without controls, under several regimes. There is evidence, however, that in networks with controls, these approximations will, in general, perform less well. We propose an extension to the **EF**P approximation that gives marked improvement for a simple ring-shaped network with trunk reservation. It is based on the idea of considering pairs of links together, thus making greater allowance for dependencies between neighbouring links than does the **EF**P approximation, which only considers links in isolation

25/3,K/3 (Item 2 from file: 2)
DIALOG(R)File 2: INSPEC
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06706039

Title: Government's increased use of voice processing
Author(s): Barbetta, F.
Journal: Business Communications Review, vol.27, no.8, pp.45-9
Publisher: BCR Enterprises
Country of Publication: USA
Publication Date: Aug. 1997
ISSN: 0162-3885
SICI: 0162-3885(199708)27:8L:45:GIVP;1-S
CODEN: BCORBD
U.S. Copyright Clearance Center Code: 0162-3885/97/\$0.00+ .50
Language: English
Subfile(s): D (Information Technology for Business)
INSPEC Update Issue: 1997-039
Copyright: 1997, IEE

Abstract: ...services, information and money to individuals and institutions, agencies are using voice processing not to avoid citizens but to streamline service delivery. The US Internal **Revenue** Service (IRS) is a high-profile IVR implementer, but one can find **automated** methods of **collecting** fees on the local level as well. For example, Los Angeles and Boston automate the handling of parking and traffic violations. IVR and other technologies...

Identifiers: voice processing; public sector; interactive voice response; institutions; agencies; service delivery; US Internal

Revenue Service; traffic violations; parking violations; government; environmental rules; pensions; tax deferments; income supplement; insured medical bills; legislatures; bureaucracies; automated grant management topology

25/3,K/4 (Item 3 from file: 2)
DIALOG(R)File 2: INSPEC
(c) 2010 The IET. All rights reserved.

06591575

Title: Institutional issues concerning the implementation of integrated electronic payment systems in public transit
Author(s): Dinning, M.; Collura, J.
Author Affiliation: Div. of Safety & Security Syst., US Dept. of Transp., Cambridge, MA, USA
Book Title: `Steps Forward'. Proceedings of the Second World Congress on Intelligent Transport Systems `95 Yokohama
Inclusive Page Numbers: 1462-9 vol.3
Publisher: Vehicle, Road & Traffic Intelligence Soc, Tokyo
Country of Publication: Japan
Publication Date: 1995
Conference Title: Proceedings of 2nd World Congress on Intelligent Transport Systems
Conference Date: 9-11 Nov. 1995
Conference Location: Yokohama, Japan
Part: vol.3
Number of Pages: 5 vol. v+2637
Language: English
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)
INSPEC Update Issue: 1997-021
Copyright: 1997, IEE
Abstract: ...States are planning integrated, automated fare collection systems (AFC). An integrated AFC system typically uses advanced technology (e.g. magnetic stripe or smart cards) to **collect** fare payments **electronically** on two or more transit related modes (e.g. bus, rail, parking). The potential benefits often associated with integrated AFC systems include increases in **revenue**, reductions in operating expenses, and enhancements in security, equity, and quality of transit service. The objectives of this paper are threefold: 1) to review briefly...

25/3,K/5 (Item 1 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rights reserved.

06275968
AOL offers complete Asian online software
HONG KONG: AOL NEW ASIAN ON-LINE SOFTWARE
The HongKong Standard (XKR) 01 Mar 1996 FR p.2
Language: ENGLISH

... subscription per article or by the amount of time used for reading an article. Two methods of settling retail bills are offered. One is to **collect revenue** through the regular **automated** monthly billing process of the on-line merchants. The other is to set up own collecting payments method by the on-line merchants. *

26/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0014536006 - Drawing available
WPI ACC NO: 2004-717958/200470
XRPX Acc No: N2004-569109
Escrow funds impounding method in electronic funds processor, involves crediting merchant account when credit/debit card transaction sales amount exceeds escrow amount
Patent Assignee: BROWN O H (BROW-I); DAVO FINANCIAL SERVICES LLC (DAVO-N); JOSEPH D N (JOSE-I)

Inventor: **BROWN O H; JOSEPH D N**
Patent Family (4 patents, 106 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20040193540	A1	20040930	US 200110340	A	20011205	200470 B
			US 2003445782	P	20030207	
			US 2004775751	A	20040209	
WO 2005096204	A1	20051013	WO 2004US8453	A	20040319	200569 NCE
AU 2004317968	A1	20051013	AU 2004317968	A	20040319	200720 NCE
			WO 2004US8453	A	20040319	
JP 2007529819	W	20071025	WO 2004US8453	A	20040319	200780 NCE
			JP 2007503884	A	20040319	

Priority Applications (no., kind, date): US 200110340 A 20011205; US 2003445782 P 20030207; US 2004775751 A 20040209; WO 2004US8453 A 20040319; AU 2004317968 A 20040319; JP 2007503884 A 20040319

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20040193540	A1	EN	11	4	C-I-P of application US 200110340 Related to Provisional US 2003445782
WO 2005096204	A1	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW

BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR
HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW
MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR
TT TZ UA UG US UZ VC VN YU ZA ZM ZW
Regional Designated States, Original: AT BE BG BW CH CY CZ DE DK EA EE ES
FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PL PT RO SD SE SI SK
SL SZ TR TZ UG ZM ZW
AU 2004317968 A1 EN PCT Application WO 2004US8453
Based on OPI patent WO 2005096204
JP 2007529819 W JA 12 PCT Application WO 2004US8453
Based on OPI patent WO 2005096204

Escrow funds impounding method in
electronic funds processor, involves crediting merchant account when
credit/debit card transaction sales amount exceeds escrow amount
Inventor: **BROWN O H...**
...**JOSEPH D N**

Alerting Abstract ...NOVELTY - An escrow amount is determined based on
sales amount associated with non-credit/debit card transactions of merchant
during closeout period. An **escrow**
account is credited with escrow amount and merchant
account is credited with amount equal to difference between credit/debit
card transaction sales amount during closeout period...
USE - For impounding **escrow funds** by
electronic funds processor (EFP) used in industry for managing credit and
debit card transactions between merchants and banks...

...DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of the
escrow funds impounding process.

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
BROWN O H...

...**JOSEPH D N...**

...**Brown, Owen H...**

...**Joseph, David N...**

...**BROWN, Owen, H...**

...**JOSEPH, David, Neal**

Examiner:
Original Abstracts:
A method is employed to impound funds from **merchant**
sales electronically in an **escrow**
account for later use such as payment of associated

sales taxes. An electronic funds processor (EFP) determines escrow information for credit/debit card charge payment requests made by the merchant via a credit/debit card terminal...

...requests to one or more credit/debit card issuers, extracts an escrow amount from payments made by the issuers to the merchant, and credits an **escrow account** of the merchant with the extracted amounts. An escrow agent periodically makes payments from the **escrow account**, and provides associated reporting to the merchant. The **merchant** is able to report **cash sales** via the credit/debit card terminal, and associated escrow amounts are extracted from credit/debit card payments or from another merchant account...

...A method is employed to electronically **escrow funds** from **cash sales** of a **merchant** for deposit in an escrow for later use, such as for payment of **sales taxes** associated with **merchant sales**. A **merchant** employs a credit/debit card terminal (1) to request credit/debit card authorization (2) for sales. An electronic funds processor (EFP) forwards the requests to ...

26/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0013493526 - Drawing available
WPI ACC NO: 2003-585855/200355
XRPX Acc No: N2003-466450
Online impound tax transaction method for electronic commerce, involves deducing **sales tax** from **merchant** gross credit card by electronic fund processor and remitting balance to merchant account through interlinking network
Patent Assignee: BROWN O H (BROW-I); DAVO FINANCIAL SERVICES LLC (DAVO-N); JOSEPH D N (JOSE-I)
Inventor: **BROWN O H; JOSEPH D N**
Patent Family (4 patents, 99 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 20030105688 A1 20030605 US 200110340 A 20011205 200355 B
WO 2003048996 A1 20030612 WO 2002US38837 A 20021204 200355 E
AU 2002353056 A1 20030617 AU 2002353056 A 20021204 200419 E
EP 1451743 A1 20040901 EP 2002790025 A 20021204 200457 E
WO 2002US38837 A 20021204

Priority Applications (no., kind, date): US 200110340 A 20011205

Patent Details
Number Kind Lan Pg Dwg Filing Notes

US 20030105688 A1 EN 19 6

WO 2003048996 A1 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU
ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ
UG ZM ZW

AU 2002353056 A1 EN Based on OPI patent WO 2003048996

EP 1451743 A1 EN PCT Application WO 2002US38837

Based on OPI patent WO 2003048996

Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI
FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

Online impound tax transaction method for electronic commerce, involves
deducing **sales tax** from

merchant gross credit card by electronic fund processor
and remitting balance to merchant account through interlinking network

Original Titles:

...SECURE DIGITAL **ESCROW ACCOUNT**
TRANSACTIONS SYSTEM AND METHOD...

...Secure digital **escrow account**
transactions system and method...

...SECURE DIGITAL **ESCROW ACCOUNT**
TRANSACTIONS SYSTEM AND METHOD...

Inventor: **BROWN O H...**

...**JOSEPH D N**

Alerting Abstract ...NOVELTY - The **sales tax** of purchased goods are deducted from merchant gross credit card by an electronic fund processor. An **escrow fund** reception receives the deducted amount through a service provider network. The account transaction balance is remitted to the merchant account through an interlinking network....6
escrow account

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

BROWN O H...

...**JOSEPH D N...**

...**BROWN, Owen, H...**

...**JOSEPH, David, Neal...**

...Brown, Owen H...

...Joseph, David Neal...

...BROWN, Owen, H...

...JOSEPH, David, Neal

Examiner:

Original Abstracts:

An escrow amount is extracted **from funds** to be received by a merchant (2) for one or more credit or debit card transactions (1). Upon receiving payment authorization (5) from a credit...

...payment request from the merchant, the EFP determines an escrow amount from the stored information and issues a credit for the determined escrow amount. An **escrow account** service provider **deposits the** credit in a merchant **escrow account** (6), determines **an escrow** payment schedule for the merchant to one or more entities, and debits the **escrow account** to make **payments according** to the schedule. Alternatively, the EFP is able credit the **escrow account** with an **escrow portion** for cash transactions of the merchant...

...A secure digital **escrow account** transaction system and method provides that when a **customer** pays for retail goods or services by credit card, only the retailer's charges for goods and services are transferred from the customer's bank to the **retailer's** account. The customer **sales tax** payments in **connection** with those purchases however **are transferred** from the customer's bank into an impound account managed by, in one embodiment, a system linkage. The system linkage could be managed by an...

...payment request from the merchant, the EFP determines an escrow amount from the stored information and issues a credit for the determined escrow amount. An **escrow account** service provider deposits the credit in a merchant **escrow account** (6), determines **an escrow** payment schedule for the merchant to one or **more entities**, and debits the **escrow account** to make payments according to the schedule. Alternatively, the EFP is able **credit the escrow account** with an escrow portion for cash transactions of the merchant.

Claims:

...customizable amount; escrowing said account transaction deposit;
networking said account transaction allocation deposit; securely
signaling a web based transaction application record of said account
transaction **escrow fund** reception to
at least one of: a tax authority; and a merchant credit card terminal;
said service provider network signaling said account transaction charges
received by electronic funds processor; and said electronic funds processor
debiting customizable selected **fee**
percentage of said account transaction; remitting said
account transaction balance networked to interlinking credit card account
transaction data feed comprising: a merchant credit card terminal, a...

IV. Fulltext Files from Dialog

A. Fulltext Databases

File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

File 268:Banking Info Source 1981-2010/Apr W3
(c) 2010 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer

File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog

File 608:MCT Information Svc. 1992-2010/Apr 29
(c) 2010 MCT Information Svc.

File 324:GERMAN PATENTS FULLTEXT 1967-201015
(c) 2010 UNIVENTIO/THOMSON

File 325:Chinese Patents Fulltext 1985-2005
(c) 2010 Scipat Benelux NV

File 348:EUROPEAN PATENTS 1978-201016
(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB= 20100422| UT= 20100415
(c) 2010 WIPO/Thomson

File 9:Business & Industry(R) Jul/1994-2010/Apr 28
(c) 2010 Gale/Cengage

File 16:Gale Group PROMT(R) 1990-2010/Apr 28
(c) 2010 Gale/Cengage

File 20:Dialog Global Reporter 1997-2010/Apr 29
(c) 2010 Dialog

File 15:ABI/Inform(R) 1971-2010/Apr 28
(c) 2010 ProQuest Info&Learning

File 148:Gale Group Trade & Industry DB 1976-2010/Apr 28
(c) 2010 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2010/Mar 22
(c) 2010 Gale/Cengage

File 610:Business Wire 1999-2010/Apr 29
(c) 2010 Business Wire.

File 613:PR Newswire 1999-2010/Apr 29
(c) 2010 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 11
(c) 2010 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 26
(c) 2010 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2010/Apr 28
(c) 2010 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2010/Apr 28
(c) 2010 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	1647371	(MERCHANT? ? OR VENDOR OR STORE OR STORES OR RETAIL??)(5N)-SALES
S2	108085	CASH(3N)SALES
S3	669466	(EXCISE OR SALES)(5N)(TAX OR TAXES)
S4	9097346	CREDIT()RECEIPT? ? OR REVENUE
S5	45772	ESCROW()(FUND? ? OR ACCOUNT OR ACCOUNTS)
S6	3	TAXABLE()SALES()TRANSACTION? ?
S7	242	WITHHOLD? (5N)(ELECTRONICALLY OR AUTOMATED OR COMPUTERIS? -OR COMPUTERIZ?)
S8	893	SAFEGUARD? (5N)(ELECTRONICALLY OR AUTOMATED OR COMPUTERIS? OR COMPUTERIZ?)
S9	14	IMPOUND? (5N)(ELECTRONICALLY OR AUTOMATED OR COMPUTERIS? OR COMPUTERIZ?)
S10	8595	(COLLECT OR COLLECTS OR COLLECTING)(5N)(ELECTRONICALLY OR -AUTOMATED OR COMPUTERIS? OR COMPUTERIZ?)
S11	4824	(EXTRACT OR EXTRACTS OR EXTRACTING OR REMOVE OR REMOVES OR REMOVING)(5N)(ELECTRONICALLY OR AUTOMATED OR COMPUTERIS? OR C-COMPUTERIZ?)
S12	8863	ELECTRONIC()FUNDS()PROCESSOR? ? OR EFP
S13	4347187	(TAX OR TAXING)()AUTHORITY OR AUTHORITIES
S14	24435	S13(5N)(SEND OR SENDS OR SENDING OR FORWARD OR FORWARDS OR FORWARDING OR TRANSMIT?)
S15	2478	AU= (BROWN, O? OR BROWN O? OR JOSEPH, D? OR JOSEPH D? OR OW-EN(2N)BROWN OR DAVID(2N)JOSEPH)
S16	10873527	S1:S6
S17	397	S16(S)(S7:S11)
S18	72455	(TAX OR TAXING)()(AUTHORITY OR AUTHORITIES)
S19	3	S17(S)S18
S20	2	RD (unique items)
S21	161	S16(S)S12
S22	2	S21(S)S18
S23	2	S22 NOT S20
S24	0	S15(S)TAX
S25	0	S15(S)S16

20/3,K/1 (Item 1 from file: 349)
 DIALOG(R)File 349: PCT FULLTEXT
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00849475
 METHOD FOR A NETWORK-BASED TAX MODEL FRAMEWORK
 PROCEDE DESTINE A UNE STRUCTURE DE MODELE FISCAL PAR RESEAU
 Patent Applicant/Assignee:
 ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
 (Residence), US (Nationality)
 Inventor(s):
 REGAN David, 121 Springhill Avenue, Blackrock, Dublin, IE,

Legal Representative:

KUDLA Jonathan P (agent), Oppenheimer Wolff & Donnelly LLP, P.O. Box
52037, Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200182202 A2 20011101 (WO 0182202)

Application: WO 2001US13698 20010426 (PCT/WO US0113698)

Priority Application: US 2000558884 20000426; US 2000558921 20000426; US
2000559112 20000426

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CO CR CU CZ DE DK DM EE ES FI
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 36983

Fulltext Availability:

Detailed Description

Detailed Description

... to solicit the relevant tax information for the current year in a form
using a format specifically designed for the individual taxpayer.

In recent years, **taxing authorities**

have increasingly **automated** the tax

collecting and tax return filing process. In

particular, the United States Internal **Revenue** Service

(IRS) has instituted a system for the electronic filing of tax return

data. In conjunction with that system, the IRS has arranged to pay...

20/3,K/2 (Item 1 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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70982833 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Remaining months of 2008-09: FBR acts to raise indirect tax collection

RECORDER REPORT

BUSINESS RECORDER

April 21, 2009

JOURNAL CODE: WBRE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 408

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to the Director Generals of LTUs and RTOs that the refund should not be withheld for improving revenue collection. The meeting also decided that the **withholding** statements should be filed **electronically**. The issue of notices under Income Tax Ordinance 2001 and harmonisation of tax laws was also discussed in detail.
Copyright 2009 Business Recorder

?

23/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rights reserved.

01288476 **Image available**

SELECTIVE ESCROW USING ELECTRONIC FUNDS TRANSFER
DEPOT FIDUCIAIRE SELECTIF A TRANSFERT DE FONDS ELECTRONIQUE
Patent Applicant/Assignee:

DAVO FINANCIAL SERVICES LLC, 102 Highland Avenue, Montclair, NJ 07042, US
, US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

BROWN Owen H, 102 Highland Avenue, Montclair, NJ 07042, US, US
(Residence), US (Nationality), (Designated only for: US)
JOSEPH David Neal, c/o Davo Financial Services LLC, 102 Highland Avenue,
Montclair, NJ 07042, US, US (Residence), US (Nationality), (Designated
only for: US)

Legal Representative:

HELFGOTT Samson (et al) (agent), 575 Madison Avenue, New York, NY
10022-2585, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200596204 A1 20051013 (WO 0596204)
Application: WO 2004US8453 20040319 (PCT/WO US04008453)
Priority Application: WO 2004US8453 20040319

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 4010

Fulltext Availability:
Detailed Description

Detailed Description

... In this manner, for example, a merchant may provide for ongoing and automatic collection of funds by the EFP and an escrow agent owing for **sales taxes** associated with the
5/17

merchant's cash

sales. Similarly, the **merchant** may provide for periodic, automatic payment of taxes to a **tax authority** from the collected funds. In this manner, the merchant's direct role in such collections and payments effectively becomes passive.

The method also contemplates other...

23/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rights reserved.

01018988 **Image available**

SECURE DIGITAL ESCROW ACCOUNT TRANSACTIONS SYSTEM AND METHOD
SYSTEME ET PROCEDE DE TRANSACTIONS DE COMPTE DE GARANTIE BLOQUE NUMERIQUES
ET SECURISEES

Patent Applicant/Assignee:

DAVO FINANCIAL SERVICES LLC, 102 Highland Avenue, Montclair, NJ 07042, US
, US (Residence), US (Nationality)

Inventor(s):

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SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

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Detailed Description

Claims

Claim

... transaction deposit;

deposit functionality for internetworking said account transaction

allocation deposit;

secure signal functionality signaling a web based transaction application

record of

said account transaction **escrow**

fund reception;

to at least one of:

a **tax authority**;

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a retail credit card terminal; and

a web based transaction application;

said service provider bank network signaling said account transaction

charges

received

by **electronic funds**

processor; and

debit functionality for said **electronic**

funds processor debiting

customizable

selected fee percentage of said account transaction;

remittance functionality for remitting said account transaction balance

networked to interlinking credit card data feed for...

V. Additional Resources Searched

0 results